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# Understanding Your Telephone Bill

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## Consumer Rights, Billing Tips and FAQs

PHONE COMPANY NAME	
<b>ACCOUNT SUMMARY</b>	
Amount of Last Bill	\$24.55
Payment(s) Thank You	\$24.55
Balance	\$0.00
<b>CURRENT CHARGES</b>	
Local Monthly Charges	\$36.95
Long Distance Service Charges	\$9.93
<b>TOTAL DUE BY 03/01/0000</b>	<b>\$46.88</b>
Call 1-888-555-5555 for customer service	
Recurring Charges	

Monthly wireline or wireless phone bills can be confusing, which may be one reason the FCC receives tens of thousands of billing complaints each year. To avoid surprises, learn to read your bill, understand your rights and know what to do if you find a problem.

For more information, click the tabs below.

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## Understanding Typical Charges on Phone Bills

These are some of the charges you may see on both your wireline and wireless telephone bills:

### "Access charges"

- Local telephone companies are allowed to bill customers for a portion of what it costs to provide access to their local networks. These charges are not a government charge or tax. The maximum

allowable access charges per telephone line are set by the FCC, but local telephone companies are free to charge less, or even nothing at all.

- Access charges for additional lines at the same residence may be higher than charges for the primary line. These charges may be described on your bill as "Federal Access Charge," "Customer or Subscriber Line Charge," "Interstate Access Charge," or the like.
- State public service commissions regulate access charges for intrastate (within a state) calls. In some states, a state subscriber line charge may appear on customer bills.

#### **"Federal excise tax"**

- This 3 percent tax applies only to local service billed separately from long distance service.

#### **"State and local taxes"**

- Taxes may be imposed by state, local, and municipal governments on goods and services, including phone service. These may appear as "gross receipts" taxes on your bill.

#### **"Universal service charges"**

- All telecommunications service providers must contribute to the federal Universal Service Fund, which helps people in rural and high-cost areas, and income-eligible consumers, get access to telecommunications services at reasonable rates through programs and initiatives such as the [Connect America Fund \(/general/connect-america-fund-caf\)](#), [Lifeline \(/consumers/guides/lifeline-support-affordable-communications\)](#) and the [E-rate program for schools and libraries \(/general/e-rate-schools-libraries-usf-program\)](#).
- A "Universal Service" line item may appear on your telephone bill when your service provider chooses to recover USF contributions from you, the customer. The FCC does not require this charge to be passed on to you, but service providers are allowed to do so. These charges usually appear as a percentage of your phone bill. Companies cannot collect an amount that exceeds the percentage of their own contributions to the USF. They also cannot collect any fees on services fully supported by the Lifeline program.

#### **"911, LNP, and TRS charges"**

- **911** – To help local governments pay for emergency services such as fire and rescue.
- **Local Number Portability** – For keeping your current local telephone numbers when switching from one service provider to another at the same location. Fees may vary by company; some may not charge any fees. These fees are not taxes.
- **Telecommunications Relay Service** – To help pay for relay services that transmit and translate calls for people with hearing or speech disabilities.

#### **Other charges**

- **"Directory Assistance"** – For placing 411 or (area code) 555-1212 directory assistance calls.
- **"Monthly Calling Plan Charge"** – For any monthly calling plan, such as unlimited long distance calling on your wireline bill or unlimited minutes on your wireless bill.
- **"Operator Assisted Calls"** – For calls connected by an operator. Rates for these calls generally are higher than rates for unassisted calls.



- **"Features Charges"** – For services such as call forwarding, three-way calling, call waiting, voice mail and caller ID.

These charges would appear only on your wireline telephone bill:

- **"Minimum Monthly Charge"** – Some long distance companies charge a minimum monthly fee even if you don't make long distance calls.
- **"Single Bill Fee"** – For combining local and long distance charges onto one bill. This fee is not mandated by the FCC and is not an FCC charge. Some companies waive the fee for customers who pay bills online or by credit card. You can avoid the charge by arranging for separate billing from your long distance telephone company.

Finally, these charges would appear only on your wireless telephone bill:

- **"Airtime charges"** – If you don't have any more voice minutes in your package, you could see airtime or per-minute charges on your wireless bill for any additional voice calls. Some providers round fractions of minutes to the next highest one, two, or three minutes. Check the terms of your service plan.
- **"Roaming charges"** - Wireless providers typically charge higher per-minute rates for calls made or received outside of the service area or network defined in your service plan or contract. Additional charges, such as a daily access fee, may also be applied.
- **"911 charges"** - Enhanced 911 service enables wireless telephones used to dial 911 to automatically transmit the caller's location to emergency responders. Wireless service providers may choose to bill their customers for E911 service costs.
- **"Text messaging"** - You can be charged either a per-message fee or a flat, monthly fee for unlimited messaging.
- **"Downloading fees"** - For downloading more data (including apps, system upgrades, music files and ring tones) than the plan allows.
- **"Detailed billing"** - Fees for detailing billing information for calls, such as date, time, duration, number called, or calling party.

### Billing in languages other than English

Check with your service provider to see if they provide bills in your preferred language.

### Request Alternate Format

To request this article in an alternate format - braille, large print, Word or text document or audio - email [fcc504@fcc.gov](mailto:fcc504@fcc.gov) (<mailto:fcc504@fcc.gov>)

### Consumer Help Center

Learn about consumer issues - visit the FCC's Consumer Help Center at [www.fcc.gov/consumers](http://www.fcc.gov/consumers) ([/consumers](http://www.fcc.gov/consumers)).

### File a Complaint with the FCC

[File Your Complaint](https://consumercomplaints.fcc.gov/requests/new?ticket_form_id=3)  
([https://consumercomplaints.fcc.gov/requests/new?ticket\\_form\\_id=3](https://consumercomplaints.fcc.gov/requests/new?ticket_form_id=3))

[subject=Alternate Format Request](https://www.fcc.gov/consumers/guides/understanding-your-telephone-bill&body=Please%20do%20not%20edit%20the%20subject%20line.%0A%0APlease%20indicate%20the%20desired%20format.%20If%20requesting%20braille%20or%20large%20print,%20please%20include%20your%20mailing%20address%20below.%0A%0A)  
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Visit our Consumer Complaint Center at [consumercomplaints.fcc.gov](https://consumercomplaints.fcc.gov) (<https://consumercomplaints.fcc.gov>) to file a complaint or tell us your story.

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Friday, February 16, 2018

**Bureau/Office:**

[Consumer and Governmental Affairs \(https://www.fcc.gov/consumer-governmental-affairs\)](https://www.fcc.gov/consumer-governmental-affairs)

**Tags:**

[Bill Shock \(/tags/bill-shock\)](#) - [Billing \(/tags/billing-0\)](#) - [Billing \(/tags/billing\)](#) - [Consumers \(/tags/consumers\)](#) - [Telephone Consumer Issues \(/tags/telephone-consumer-issues\)](#) - [Wireless Consumer Issues \(/tags/wireless-consumer-issues\)](#)